

State of Washington  
Office of the Insurance Commissioner

2001 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Cod	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$1,242	21.34%	\$1,137	\$713	62.72%
2	State Farm Mut Auto Ins Co	25178	IL	\$466	8.00%	\$464	\$173	37.25%
3	American States Ins Co	19704	IN	\$345	5.92%	\$351	\$236	67.14%
4	Truck Ins Exch	21709	CA	\$319	5.48%	\$307	(\$13)	(4.21)%
5	Farmers Ins Exch	21652	CA	\$297	5.10%	\$297	\$132	44.57%
6	Unigard Ins Co	25747	WA	\$232	3.98%	\$238	\$61	25.53%
7	Grange Ins Assn	22101	WA	\$222	3.81%	\$292	\$302	103.43%
8	American Economy Ins Co	19690	IN	\$127	2.19%	\$134	\$126	93.49%
9	Allstate Ind Co	19240	IL	\$126	2.17%	\$131	\$26	19.80%
10	Zurich American Ins Co	16535	NY	\$123	2.11%	\$127	\$39	30.39%
11	Progressive Northern Ins Co	38628	WI	\$114	1.96%	\$121	\$8	6.97%
12	Mid-Century Ins Co	21687	CA	\$113	1.93%	\$126	\$80	64.01%
13	Allstate Ins Co	19232	IL	\$91	1.55%	\$86	\$36	41.90%
14	QBE Ins Corp	39217	DE	\$89	1.52%	\$89	\$81	91.54%
15	Progressive Northwestern Ins Co	42919	WA	\$86	1.48%	\$57	\$16	28.05%
16	Northland Ins Co	24015	MN	\$80	1.37%	\$62	\$118	190.88%
17	Travelers Ind Co Of IL	25674	IL	\$66	1.13%	\$52	\$69	132.61%
18	Progressive Cas Ins Co	24260	OH	\$66	1.13%	\$37	\$29	77.20%
19	Progressive American Ins Co	24252	FL	\$65	1.12%	\$38	\$41	108.88%
20	Assurance Co Of Amer	19305	NY	\$63	1.09%	\$66	\$17	25.65%
21	Great West Cas Co	11371	NE	\$54	0.93%	\$58	\$140	242.18%
22	Cascade Natl Ins Co	10175	WA	\$47	0.81%	\$32	\$50	155.87%
23	Pacific Employers Ins Co	22748	PA	\$45	0.78%	\$34	\$4	11.96%
24	Valley Ins Co	14133	CA	\$45	0.77%	\$55	\$10	18.05%
25	Nationwide Mut Ins Co	23787	OH	\$43	0.75%	\$42	(\$9)	(21.25)%
26	American & Foreign Ins Co	24589	DE	\$39	0.66%	\$30	\$135	450.37%
27	Financial Ind Co	19852	CA	\$37	0.63%	\$31	\$8	25.66%
28	American Employers Ins Co	20613	MA	\$36	0.61%	\$40	\$22	54.85%
29	Federated Mut Ins Co	13935	MN	\$35	0.60%	\$34	\$0	0.96%
30	Onebeacon Ins Co	21970	PA	\$33	0.57%	\$18	\$4	22.38%
31	Maryland Cas Co	19356	MD	\$33	0.56%	\$21	\$13	60.58%
32	Fire & Cas Ins Co Of CT	24880	CT	\$32	0.55%	\$25	\$0	0.00%
33	Valley Forge Ins Co	20508	PA	\$29	0.50%	\$29	(\$168)	(588.21)%
34	Cornhusker Cas Co	20044	NE	\$29	0.50%	\$28	\$22	80.21%
35	Continental Cas Co	20443	IL	\$29	0.50%	\$17	\$15	84.12%
36	Onebeacon America Ins Co	20621	MA	\$29	0.49%	\$26	\$5	18.37%
37	Western Natl Assur Co	24465	WA	\$27	0.47%	\$29	\$13	46.47%
38	American Cas Co Of Reading PA	20427	PA	\$26	0.44%	\$23	\$41	178.64%
39	American Ins Co	21857	NE	\$26	0.44%	\$15	\$0	(0.34)%
40	Commerce & Industry Ins Co	19410	NY	\$25	0.44%	\$19	\$1	7.15%
All 189 Other Companies				\$793	13.63%	\$829	\$236	28.48%
Totals (Loss Ratio is average)				\$5,822	100.00%	\$5,647	\$2,831	50.14%

(1)Excluding all Loss Adjustment Expenses (LAE)